



## 2019 EU-wide Transparency Exercise

<b>Bank Name</b>	OTP Bank Nyrt.
<b>LEI Code</b>	529900W3MOO00A18X956
<b>Country Code</b>	HU

## 2019 EU-wide Transparency Exercise

### Key Metrics

OTP Bank Nyrt.

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	4,058	4,926	5,076	5,477	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,911	4,693	4,854	5,218	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	4,058	4,926	5,076	5,477	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	3,911	4,693	4,854	5,218	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	4,590	5,445	5,594	5,993	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,442	5,212	5,372	5,734	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>						
Total risk-weighted assets	28,382	29,892	33,485	33,908	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	28,225	29,632	33,289	33,688	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.30%	16.48%	15.16%	16.15%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.86%	15.84%	14.58%	15.49%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.30%	16.48%	15.16%	16.15%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.86%	15.84%	14.58%	15.49%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.17%	18.22%	16.71%	17.68%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.74%	17.59%	16.14%	17.02%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratio</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	47,365	48,454	53,198	54,362	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.57%	10.17%	9.54%	10.08%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

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(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,058	4,926	5,076	5,477	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,058	4,932	4,861	5,226	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	47,365	48,454	53,198	54,362	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	47,365	48,454	53,198	54,362	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.6%	10.2%	9.5%	10.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.6%	10.2%	9.1%	9.6%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>4,590</b>	<b>5,445</b>	<b>5,594</b>	<b>5,993</b>	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>4,058</b>	<b>4,926</b>	<b>5,076</b>	<b>5,477</b>	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	-81	-71	-71	-66	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,713	5,536	5,647	5,915	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-341	-401	-303	-248	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	181	207	234	244	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4	4	5	7	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-7	-7	-8	-8	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-517	-540	-625	-605	C 01.00 (300,010) + C 01.00 (340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-41	-35	-27	-21	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 37(2) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (460,010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (480,010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (490,010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (500,010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	148	233	222	259	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	148	233	222	259	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	C 01.00 (530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (540,010) + C 01.00 (670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>4,058</b>	<b>4,926</b>	<b>5,076</b>	<b>5,477</b>	C 01.00 (015,010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>532</b>	<b>519</b>	<b>518</b>	<b>516</b>	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	532	519	518	516	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>28,382</b>	<b>29,892</b>	<b>33,485</b>	<b>33,908</b>	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	158	260	195	220	C 05.01 (010,040)		
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.30%</b>	<b>16.48%</b>	<b>15.16%</b>	<b>16.15%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.30%</b>	<b>16.48%</b>	<b>15.16%</b>	<b>16.15%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>16.17%</b>	<b>18.22%</b>	<b>16.71%</b>	<b>17.68%</b>	CA3 (5)	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>3,911</b>	<b>4,693</b>	<b>4,854</b>	<b>5,218</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>13.86%</b>	<b>15.84%</b>	<b>14.58%</b>	<b>15.49%</b>	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	148	233	222	259	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	158	260	195	220	C 05.01 (440,040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



## 2019 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

OTP Bank Nyrt.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	23,625	24,921	29,080	29,171	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	23,625	24,921	29,080	29,171	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	239	199	198	166	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	33	30	23	18	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	1,232	1,261	374	409	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,232	1,261	374	409	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,253	3,483	3,810	4,143	C 02.00 (R590, c010)
Of which basic indicator approach	1,104	1,149	1,443	1,358	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	2,149	2,334	2,367	2,785	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	28,382	29,892	33,485	33,908	

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**P&L**  
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(mln EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	1,673	2,328	644	1,305
Of which debt securities income	222	299	81	166
Of which loans and advances income	1,277	1,757	486	985
Interest expenses	297	403	138	277
(Of which deposits expenses)	134	181	48	101
(Of which debt securities issued expenses)	18	27	9	16
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	17	17	0	19
Net Fee and commission income	638	868	229	476
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	86	87	8	23
Gains or (-) losses on financial assets and liabilities held for trading, net	8	20	7	9
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	2	4	4
Gains or (-) losses from hedge accounting, net	-10	9	0	0
Exchange differences [gain or (-) loss], net	93	108	24	52
Net other operating income /(expenses)	53	-14	-14	-3
<b>TOTAL OPERATING INCOME, NET</b>	<b>2,262</b>	<b>3,021</b>	<b>764</b>	<b>1,607</b>
(Administrative expenses)	1,131	1,588	430	835
(Depreciation)	129	179	59	119
Modification gains or (-) losses, net	6	6	0	1
(Provisions or (-) reversal of provisions)	-14	-6	2	-1
(Commitments and guarantees given)	15	20	6	5
(Other provisions)	-29	-26	-4	-6
Of which pending legal issues and tax litigation <sup>1</sup>		19		
Of which restructuring <sup>1</sup>		2		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	165	142	43	55
(Financial assets at fair value through other comprehensive income)	-1	-3	0	1
(Financial assets at amortised cost)	166	144	43	55
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	11	17	2	25
(of which Goodwill)	18	19	0	15
Negative goodwill recognised in profit or loss	0	0	32	33
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>845</b>	<b>1,107</b>	<b>261</b>	<b>607</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>748</b>	<b>1,001</b>	<b>228</b>	<b>550</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>748</b>	<b>1,001</b>	<b>228</b>	<b>550</b>
Of which attributable to owners of the parent	748	1,001	228	549

<sup>1</sup> Information available only as of end of the year

<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

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ASSETS:		As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits		3,304				4,822				4,815				4,655				IAS 1.54 (i)
Financial assets held for trading		607	197	410	0	479	151	328	0	454	135	319	0	492	169	323	0	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		110	4	100	6	190	83	5	102	195	92	4	99	194	97	3	94	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		6,247	5,057	1,151	39	5,858	4,719	1,105	33	6,568	5,304	1,226	38	6,622	5,274	1,302	46	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		31,657				31,781				35,481				36,296				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		53	0	53	0	47	0	47	0	49	0	49	0	18	0	18	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>		2,352				2,412				2,734				2,810				
TOTAL ASSETS		44,330				45,589				50,295				51,086				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets"

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	6,089	0	1	-9	0	-1	5,770	0	0	-10	0	0	6,466	0	0	-10	0	0	6,514	0	0	-10	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	5,193	17	3	-8	-3	-3	5,450	0	19	-7	0	-6	5,742	0	19	-6	0	-6	5,561	0	28	-6	0	-6	Annex V. Part 1.31, 44(b)
	Loans and advances	24,797	1,241	2,712	-325	-114	-1,852	24,147	1,888	2,424	-282	-186	-1,665	27,515	1,907	2,537	-337	-181	-1,709	28,675	1,776	2,484	-356	-172	-1,688	Annex V. Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



### 2019 EU-wide Transparency Exercise

Market Risk  
OTP Bank Nyrt.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018											
Traded Debt Instruments	150	139	0	0	0	0							0	0	0	0								
Of which: General risk	115	93	0	0	0	0							0	0	0	0								
Of which: Specific risk	35	46	0	0	0	0							0	0	0	0								
Equities	2	2	0	0	0	0							0	0	0	0								
Of which: General risk	1	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	1	1	0	0	0	0							0	0	0	0								
Foreign exchange risk	1,031	1,097	0	0	0	0							0	0	0	0								
Commodities risk	49	23	0	0	0	0							0	0	0	0								
<b>Total</b>	<b>1,232</b>	<b>1,261</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019											
Traded Debt Instruments	217	248	0	0	0	0							0	0	0	0								
Of which: General risk	157	133	0	0	0	0							0	0	0	0								
Of which: Specific risk	60	115	0	0	0	0							0	0	0	0								
Equities	2	3	0	0	0	0							0	0	0	0								
Of which: General risk	1	1	0	0	0	0							0	0	0	0								
Of which: Specific risk	1	2	0	0	0	0							0	0	0	0								
Foreign exchange risk	143	154	0	0	0	0							0	0	0	0								
Commodities risk	12	4	0	0	0	0							0	0	0	0								
<b>Total</b>	<b>374</b>	<b>409</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

OTP Bank Nyrt.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	13,553	14,137	1,257		14,133	14,788	1,243	
	Regional governments or local authorities	718	533	302		388	293	76	
	Public sector entities	554	458	164		927	746	322	
	Multilateral Development Banks	0	4	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,739	2,223	841		2,105	1,805	713	
	Corporates	10,434	7,246	6,964		11,325	7,887	7,741	
	of which: SME	2,948	1,992	1,804		2,943	1,803	1,723	
	Retail	10,442	7,814	5,713		10,368	7,731	5,710	
	of which: SME	1,682	1,086	713		1,358	880	613	
	Secured by mortgages on immovable property	10,660	10,105	5,646		11,051	10,528	6,090	
	of which: SME	2,224	1,998	1,567		1,860	1,709	1,408	
	Exposures in default	2,667	947	1,065	1,672	2,376	924	1,007	1,426
	Items associated with particularly high risk	149	113	170		175	144	216	
	Covered bonds	220	220	110		241	241	120	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	66	66	66		74	74	74		
Equity	214	195	330		182	163	316		
Other exposures	2,551	2,117	1,236		3,473	2,699	1,492		
<b>Standardised Total<sup>2</sup></b>	<b>54,969</b>	<b>46,180</b>	<b>23,864</b>	<b>2,725</b>	<b>56,818</b>	<b>48,022</b>	<b>25,119</b>	<b>2,812</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
HUNGARY	Central governments or central banks	9,124	9,674	180		8,897	9,448	222	
	Regional governments or local authorities	351	245	108		299	211	44	
	Public sector entities	270	215	91		248	194	91	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	765	314	131		266	228	80	
	Corporates	4,980	3,444	3,321		5,479	4,192	4,089	
	of which: SME	1,786	1,002	926		1,896	1,234	1,175	
	Retail	3,628	2,255	1,634		3,550	2,382	1,756	
	of which: SME	875	484	353		842	508	393	
	Secured by mortgages on immovable property	4,824	4,641	2,109		4,964	4,195	1,621	
	of which: SME	641	589	426		670	425	267	
	Exposures in default	791	313	359	464	666	301	343	349
	Items associated with particularly high risk	43	24	36		43	27	40	
	Covered bonds	220	220	110		241	241	120	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	65	65	65		71	71	71		
Equity	201	183	318		172	154	297		
Other exposures	1,063	982	708		1,517	1,202	756		
<b>Standardised Total<sup>2</sup></b>	<b>1,063</b>	<b>982</b>	<b>708</b>	<b>693</b>	<b>1,517</b>	<b>1,202</b>	<b>756</b>	<b>829</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
BULGARIA	Central governments or central banks	825	825	28		1,708	1,709	24	
	Regional governments or local authorities	0	0	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13	20	3		23	20	10	
	Corporates	739	495	463		1,316	510	491	
	of which: SME	159	116	97		321	126	123	
	Retail	1,727	1,454	1,068		1,695	1,384	1,027	
	of which: SME	237	126	72		148	62	35	
	Secured by mortgages on immovable property	2,234	2,011	1,186		1,845	2,191	1,414	
	of which: SME	781	648	511		498	630	529	
	Exposures in default	528	218	246	293	417	162	165	254
	Items associated with particularly high risk	4	4	6		4	4	6	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1	1	1		1	1	1		
Equity	1	1	1		1	1	1		
Other exposures	270	205	44		588	459	221		
<b>Standardised Total<sup>2</sup></b>	<b>825</b>	<b>825</b>	<b>28</b>	<b>450</b>	<b>1,708</b>	<b>1,709</b>	<b>24</b>	<b>486</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CROATIA	Central governments or central banks	1,618	1,656	120		1,753	1,859	102	
	Regional governments or local authorities	336	261	183		56	50	21	
	Public sector entities	122	81	62		467	340	214	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	66	57	51		23	23	7	
	Corporates	1,209	756	693		852	759	748	
	of which: SME	346	336	282		61	54	48	
	Retail	1,592	1,399	1,016		1,494	1,207	889	
	of which: SME	251	236	144		136	132	83	
	Secured by mortgages on immovable property	1,283	1,262	841		1,397	1,425	1,120	
	of which: SME	329	323	224		111	111	107	
	Exposures in default	298	109	117	189	306	134	139	170
	Items associated with particularly high risk	7	7	11		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		7	7	18		
Other exposures	361	277	159		420	310	199		
<b>Standardised Total<sup>2</sup></b>	<b>1,618</b>	<b>1,656</b>	<b>120</b>	<b>319</b>	<b>1,753</b>	<b>1,859</b>	<b>102</b>	<b>324</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	206	205	114		256	256	128	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	306	302	101		71	72	42	
	Corporates	598	481	481		555	407	407	
	of which: SME	171	138	138		17	15	15	
	Retail	1,834	1,244	933		1,889	1,310	982	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	59	55	43		127	111	98	
	of which: SME	37	35	35		75	71	66	
	Exposures in default	209	24	24	184	268	42	42	224
	Items associated with particularly high risk	3	1	2		3	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	102	58	35		135	84	57		
<b>Standardised Total<sup>2</sup></b>				<b>422</b>				<b>437</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
ROMANIA	Central governments or central banks	347	347	51		356	356	49	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	156	156	9		141	141	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	96	84	37		40	32	24	
	Corporates	580	340	298		972	373	363	
	of which: SME	133	109	86		391	151	144	
	Retail	536	463	323		464	395	278	
	of which: SME	196	142	82		153	102	58	
	Secured by mortgages on immovable property	985	928	603		1,109	1,051	700	
	of which: SME	243	225	197		244	226	202	
	Exposures in default	171	96	106	70	165	89	96	72
	Items associated with particularly high risk	20	20	30		23	23	35	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		2	2	2	
Equity	1	0	0		1	0	0		
Other exposures	167	137	48		182	151	50		
<b>Standardised Total<sup>2</sup></b>				<b>139</b>				<b>148</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SERBIA	Central governments or central banks	371	371	371		309	309	309	
	Regional governments or local authorities	5	4	4		5	4	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	40	41	18		122	122	107	
	Corporates	720	578	578		749	579	579	
	of which: SME	12	11	11		12	11	11	
	Retail	396	377	283		401	382	287	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	324	309	246		392	380	304	
	of which: SME	23	23	22		22	22	22	
	Exposures in default	85	27	29	58	62	28	30	34
	Items associated with particularly high risk	11	1	1		11	2	3	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	178	142	80		194	166	92		
<b>Standardised Total<sup>2</sup></b>				<b>111</b>				<b>84</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UKRAINE	Central governments or central banks	150	149	149		169	169	169	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	55	55	31		31	31	6	
	Corporates	557	425	425		465	424	424	
	of which: SME	126	98	98		94	78	78	
	Retail	181	119	89		439	277	208	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	344	314	305		349	315	311	
	of which: SME	151	139	139		110	97	97	
	Exposures in default	315	75	87	237	297	98	116	196
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	125	112	82		68	55	32		
<b>Standardised Total<sup>2</sup></b>				<b>276</b>				<b>225</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SLOVAKIA	Central governments or central banks	171	171	0		104	104	0	
	Regional governments or local authorities	22	20	5		24	24	5	
	Public sector entities	5	5	3		2	2	1	
	Multilateral Development Banks	0	4	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	206	106		0	201	100	
	Corporates	479	253	232		385	181	178	
	of which: SME	150	139	126		84	83	79	
	Retail	431	392	283		302	273	191	
	of which: SME	121	97	52		79	77	44	
	Secured by mortgages on immovable property	423	419	168		652	666	351	
	of which: SME	18	16	12		130	128	117	
	Exposures in default	122	44	47	78	108	40	41	67
	Items associated with particularly high risk	14	9	14		13	9	14	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	139	87	47		137	85	47		
Standardised Total <sup>2</sup>				150				140	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
MONTENEGRO	Central governments or central banks	224	222	222		225	223	223	
	Regional governments or local authorities	2	2	2		2	2	2	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	36	36	36		1	0	0	
	Corporates	111	69	69		82	41	41	
	of which: SME	0	0	0		0	0	0	
	Retail	98	96	72		116	107	80	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	172	154	138		193	170	154	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	137	38	48	91	80	28	34	52
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	105	84	14		148	111	16		
Standardised Total <sup>2</sup>				144				120	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
ALBANIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks	15,334	16,182	1,869		17,117	16,253	1,637	
	Regional governments or local authorities	431	307	107		452	310	83	
	Public sector entities	1,110	841	387		758	454	233	
	Multilateral Development Banks	0	18	4		0	19	4	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,536	1,859	693		2,860	1,905	619	
	Corporates	13,955	10,524	10,270		14,265	10,442	10,150	
	of which: SME	3,804	2,534	2,336		5,164	3,472	3,247	
	Retail	10,837	7,987	5,879		12,303	9,484	6,958	
	of which: SME	1,201	668	436		1,549	963	607	
	Secured by mortgages on immovable property	11,495	11,091	6,326		11,051	10,580	6,018	
	of which: SME	2,085	1,904	1,510		2,209	2,023	1,595	
	Exposures in default	2,560	1,033	1,214	1,488	2,357	935	1,058	1,364
	Items associated with particularly high risk	169	138	208		172	141	211	
	Covered bonds	263	262	131		308	308	154	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	81	81	81		81	81	81	
	Equity	243	224	387		256	233	414	
Other exposures	3,699	2,847	1,723		3,452	2,821	1,718		
Standardised Total <sup>2</sup>	62,713	53,394	29,277	2,932	65,432	53,966	29,337	2,710	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
HUNGARY	Central governments or central banks	9,335	9,971	222		11,181	10,234	231	
	Regional governments or local authorities	323	210	43		339	213	43	
	Public sector entities	326	271	104		264	222	77	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	369	236	80		372	279	137	
	Corporates	5,498	3,780	3,627		5,668	3,851	3,682	
	of which: SME	2,331	1,376	1,278		2,374	1,370	1,267	
	Retail	3,320	1,973	1,418		3,750	2,403	1,740	
	of which: SME	736	324	229		721	336	229	
	Secured by mortgages on immovable property	5,050	4,883	2,284		5,084	4,918	2,301	
	of which: SME	711	642	472		709	642	466	
	Exposures in default	623	257	293	350	650	273	309	362
	Items associated with particularly high risk	42	26	39		42	26	39	
	Covered bonds	263	262	131		308	308	154	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	77	77	77		80	80	80	
	Equity	208	191	333		219	198	349	
Other exposures	1,618	1,256	801		1,285	1,169	768		
Standardised Total <sup>2</sup>				795				553	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
BULGARIA	Central governments or central banks	2,214	2,239	137		1,612	1,638	78	
	Regional governments or local authorities	21	19	8		21	18	7	
	Public sector entities	47	28	28		34	25	25	
	Multilateral Development Banks	0	18	4		0	19	4	
	International Organisations	0	0	0		0	0	0	
	Institutions	146	114	93		693	188	17	
	Corporates	3,239	2,571	2,522		3,250	2,612	2,559	
	of which: SME	700	546	497		1,181	950	897	
	Retail	2,176	1,941	1,436		2,962	2,629	1,919	
	of which: SME	156	122	72		425	328	193	
	Secured by mortgages on immovable property	2,444	2,354	1,277		1,793	1,710	891	
	of which: SME	597	542	408		585	537	407	
	Exposures in default	507	240	288	257	403	181	199	213
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Equity	11	11	20		12	12	29	
Other exposures	621	490	304		689	537	332		
Standardised Total <sup>2</sup>				526				552	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CROATIA	Central governments or central banks	1,487	1,667	307		1,643	1,750	141	
	Regional governments or local authorities	54	47	45		57	47	20	
	Public sector entities	502	309	232		458	204	129	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	69	69	20		17	17	4	
	Corporates	1,269	1,180	1,147		1,229	855	804	
	of which: SME	197	190	156		652	477	426	
	Retail	1,447	1,188	881		1,543	1,346	993	
	of which: SME	86	82	51		130	115	71	
	Secured by mortgages on immovable property	1,303	1,281	999		1,344	1,276	988	
	of which: SME	146	140	123		276	250	219	
	Exposures in default	308	132	150	174	282	120	132	153
	Items associated with particularly high risk	0	0	1		0	0	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	7	7	18		9	9	20	
Other exposures	443	331	192		418	305	175		
Standardised Total <sup>2</sup>				330				311	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mhn EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	275	275	137		310	310	155	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	165	165	53		356	340	87	
	Corporates	602	446	446		554	387	387	
	of which: SME	131	97	97		108	79	79	
	Retail	2,101	1,438	1,079		2,154	1,489	1,117	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	119	107	98		111	100	91	
	of which: SME	72	69	67		73	70	68	
	Exposures in default	319	45	45	272	317	48	50	266
	Items associated with particularly high risk	3	1	2		3	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	160	102	74		194	133	106		
Standardised Total <sup>2</sup>				515				512	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mhn EUR, %)									
ROMANIA	Central governments or central banks	249	248	62		507	507	84	
	Regional governments or local authorities	1	1	1		2	1	0	
	Public sector entities	163	163	15		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	59	47	23		75	69	39	
	Corporates	659	419	405		655	421	406	
	of which: SME	257	170	156		275	171	157	
	Retail	462	379	273		490	395	284	
	of which: SME	135	74	45		144	86	52	
	Secured by mortgages on immovable property	1,101	1,040	695		1,155	1,102	735	
	of which: SME	321	291	231		330	301	238	
	Exposures in default	190	109	131	76	160	95	112	64
	Items associated with particularly high risk	14	14	20		13	13	20	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	3	3	3		0	0	0		
Equity	1	0	0		1	0	0		
Other exposures	183	151	48		207	168	76		
Standardised Total <sup>2</sup>				153				161	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mhn EUR, %)									
SERBIA	Central governments or central banks	358	357	357		271	271	271	
	Regional governments or local authorities	5	3	3		5	4	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	62	62	55		45	45	44	
	Corporates	747	609	609		728	635	635	
	of which: SME	0	0	0		0	0	0	
	Retail	448	419	315		552	497	373	
	of which: SME	4	3	2		22	15	11	
	Secured by mortgages on immovable property	353	341	257		317	307	233	
	of which: SME	33	33	33		34	34	34	
	Exposures in default	68	33	41	35	75	33	35	41
	Items associated with particularly high risk	11	2	3		10	2	3	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	180	150	90		211	177	113		
Standardised Total <sup>2</sup>				90				90	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mhn EUR, %)									
UKRAINE	Central governments or central banks	190	190	190		186	186	186	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	41	41	21		70	75	40	
	Corporates	738	666	666		826	658	658	
	of which: SME	38	35	35		468	339	339	
	Retail	424	246	185		352	293	220	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	144	131	127		284	233	227	
	of which: SME	11	10	10		112	104	104	
	Exposures in default	291	91	108	198	280	113	143	146
	Items associated with particularly high risk	2	2	4		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	4	4	4		1	1	3		
Other exposures	78	64	32		99	82	44		
Standardised Total <sup>2</sup>				234				231	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

OTP Bank Nyrt.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
SLOVAKIA	Central governments or central banks	167	167	0		126	126	0	
	Regional governments or local authorities	24	24	5		25	23	5	
	Public sector entities	1	1	1		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	65	265	63		0	201	41	
	Corporates	386	175	170		409	192	189	
	of which: SME	77	74	70		80	75	71	
	Retail	285	252	179		325	286	204	
	of which: SME	74	53	30		102	78	48	
	Secured by mortgages on immovable property	669	658	342		634	622	290	
	of which: SME	105	101	91		89	83	59	
	Exposures in default	103	37	37	67	101	37	39	64
	Items associated with particularly high risk	11	7	10		12	7	10	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	130	83	41		142	94	51		
Standardised Total <sup>2</sup>				135				138	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
MONTENEGRO	Central governments or central banks	222	221	221		221	220	220	
	Regional governments or local authorities	2	2	2		3	3	3	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	3	3		29	5	5	
	Corporates	105	56	56		87	56	56	
	of which: SME	47	31	31		1	0	0	
	Retail	131	119	89		124	106	79	
	of which: SME	10	8	6		4	3	2	
	Secured by mortgages on immovable property	183	168	151		205	189	169	
	of which: SME	88	77	76		1	1	1	
	Exposures in default	78	26	26	52	70	25	26	45
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	119	82	16		146	108	20		
Standardised Total <sup>2</sup>				121				124	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
ALBANIA	Central governments or central banks	214	214	214		241	241	241	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	12	12		13	13	13	
	Corporates	264	260	260		397	392	392	
	of which: SME	0	0	0		0	0	0	
	Retail	26	25	19		31	30	23	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	102	101	76		104	103	77	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	61	61	91	0	9	7	11	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	135	114	100		29	23	10		
Standardised Total <sup>2</sup>				9				14	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach

OTP Bank Nyrt.

		IRB Approach															
		As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
			Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted		
Consolidated data	(mln EUR, %)																
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>2</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.













**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

OTP Bank Nyrt.

As of 31/12/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M [	Africa															
[ 3M - 1Y [																
[ 1Y - 2Y [																
[ 2Y - 3Y [																
[ 3Y - 5Y [																
[ 5Y - 10Y [																
[ 10Y - more																
<b>Total</b>		16	16	16	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Others	17	17	17	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more																
<b>Total</b>		32	32	32	0	0	0	0	0	0	0	0	0	0	0	

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

**Regions:**

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.













**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

OTP Bank Nyrt.

As of 30/06/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M [	Africa															
[ 3M - 1Y [																
[ 1Y - 2Y [																
[ 2Y - 3Y [																
[ 3Y - 5Y [																
[ 5Y - 10Y [																
[ 10Y - more																
<b>Total</b>																
[ 0 - 3M [	Others	30	30	30	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		30	30	30	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		1	1	1	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>61</b>	<b>61</b>	<b>61</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

OTP Bank Nyrt.

	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
		Of which: defaulted						Of which: defaulted						
(mln EUR)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>11,308</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>20</b>	<b>3</b>	<b>0</b>	<b>11,243</b>	<b>0</b>	<b>19</b>	<b>19</b>	<b>17</b>	<b>6</b>	<b>0</b>
Central banks	52	0	0	0	0	0	0	116	0	0	0	0	0	0
General governments	10,823	0	2	2	15	2	0	10,676	0	2	2	15	2	0
Credit institutions	225	0	0	0	1	0	0	262	0	0	0	1	0	0
Other financial corporations	5	0	0	0	0	0	0	3	0	0	0	0	0	0
Non-financial corporations	204	0	1	1	4	1	0	186	0	17	17	1	4	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>31,179</b>	<b>311</b>	<b>2,727</b>	<b>2,600</b>	<b>428</b>	<b>1,863</b>	<b>719</b>	<b>32,125</b>	<b>426</b>	<b>2,429</b>	<b>2,407</b>	<b>465</b>	<b>1,669</b>	<b>607</b>
Central banks	2,051	0	0	0	0	0	0	2,995	0	0	0	0	0	0
General governments	950	0	1	1	7	1	1	1,047	0	1	1	6	1	0
Credit institutions	2,384	0	0	0	2	0	0	1,758	0	0	0	2	0	0
Other financial corporations	344	0	3	3	5	2	1	367	0	2	2	4	1	1
Non-financial corporations	10,239	62	989	982	122	634	292	10,447	124	791	787	144	502	229
of which: small and medium-sized enterprises at amortised cost	4,322	29	317	314	57	190	105	4,276	34	239	239	71	154	69
Households	15,212	248	1,734	1,614	293	1,226	426	15,511	301	1,634	1,616	309	1,165	376
<b>DEBT INSTRUMENTS other than HFT</b>	<b>42,487</b>	<b>311</b>	<b>2,730</b>	<b>2,603</b>	<b>449</b>	<b>1,866</b>	<b>719</b>	<b>43,368</b>	<b>426</b>	<b>2,448</b>	<b>2,426</b>	<b>481</b>	<b>1,675</b>	<b>607</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>8,827</b>		<b>35</b>	<b>21</b>	<b>74</b>	<b>10</b>	<b>4</b>	<b>9,319</b>		<b>33</b>	<b>9</b>	<b>76</b>	<b>12</b>	<b>3</b>

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

OTP Bank Nyrt.

(mln EUR)	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which: defaulted		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which: defaulted	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>12,230</b>	<b>0</b>	<b>19</b>	<b>19</b>	<b>16</b>	<b>6</b>	<b>0</b>	<b>12,106</b>	<b>0</b>	<b>28</b>	<b>28</b>	<b>16</b>	<b>6</b>	<b>0</b>
Central banks	76	0	0	0	0	0	0	61	0	0	0	0	0	0
General governments	11,686	0	2	2	14	2	0	11,498	0	2	2	14	2	0
Credit institutions	278	0	0	0	1	0	0	320	0	0	0	1	0	0
Other financial corporations	3	0	0	0	0	0	0	13	0	0	0	0	0	0
Non-financial corporations	188	0	17	17	1	4	0	214	0	26	26	2	4	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>35,740</b>	<b>423</b>	<b>2,541</b>	<b>2,487</b>	<b>514</b>	<b>1,712</b>	<b>656</b>	<b>36,518</b>	<b>459</b>	<b>2,489</b>	<b>2,417</b>	<b>525</b>	<b>1,692</b>	<b>629</b>
Central banks	3,470	0	0	0	0	0	0	3,285	0	0	0	0	0	0
General governments	1,053	5	1	1	7	1	0	1,076	0	1	1	6	0	0
Credit institutions	1,695	0	0	0	2	0	0	1,610	0	0	0	2	0	0
Other financial corporations	397	0	2	2	7	1	1	418	1	2	2	8	1	0
Non-financial corporations	12,284	120	862	832	164	501	282	12,857	113	845	808	159	508	267
of which: small and medium-sized enterprises at amortised cost	4,783	31	260	243	79	152	91	5,206	68	311	289	78	182	107
Households	16,840	298	1,676	1,652	335	1,209	373	17,272	345	1,642	1,607	349	1,183	360
<b>DEBT INSTRUMENTS other than HFT</b>	<b>47,969</b>	<b>423</b>	<b>2,560</b>	<b>2,506</b>	<b>530</b>	<b>1,718</b>	<b>656</b>	<b>48,624</b>	<b>459</b>	<b>2,517</b>	<b>2,445</b>	<b>541</b>	<b>1,698</b>	<b>629</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>10,341</b>		<b>48</b>	<b>10</b>	<b>89</b>	<b>13</b>	<b>3</b>	<b>10,227</b>		<b>47</b>	<b>28</b>	<b>88</b>	<b>14</b>	<b>4</b>

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2019 EU-wide Transparency Exercise

### Forborne exposures

OTP Bank Nyrt.

	As of 30/09/2018					As of 31/12/2018					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>1,377</b>	<b>1,072</b>	<b>676</b>	<b>631</b>	<b>600</b>	<b>1,182</b>	<b>952</b>	<b>618</b>	<b>571</b>	<b>494</b>	<b>494</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2	2	1	1	0	1	1	1	1	1	0
Non-financial corporations	533	431	280	261	217	465	346	230	203	202	202
of which: small and medium-sized enterprises at amortised cost	170	118	73	65	86	159	92	67	52	81	81
Households	842	640	394	368	383	716	604	387	367	292	292
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,377</b>	<b>1,072</b>	<b>676</b>	<b>631</b>	<b>600</b>	<b>1,182</b>	<b>952</b>	<b>618</b>	<b>571</b>	<b>494</b>	<b>494</b>
<b>Loan commitments given</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2019 EU-wide Transparency Exercise

### Forborne exposures

OTP Bank Nyrt.

	As of 31/03/2019					As of 30/06/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>1,128</b>	<b>912</b>	<b>592</b>	<b>548</b>	<b>452</b>	<b>1,115</b>	<b>919</b>	<b>604</b>	<b>563</b>	<b>430</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	1	1	1	0	1	1	1	1	0
Non-financial corporations	452	339	220	193	188	466	363	242	219	181
of which: small and medium-sized enterprises at amortised cost	156	87	65	49	77	149	80	62	47	72
Households	675	572	372	353	265	648	554	361	343	249
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,128</b>	<b>912</b>	<b>592</b>	<b>548</b>	<b>452</b>	<b>1,115</b>	<b>919</b>	<b>604</b>	<b>563</b>	<b>430</b>
<b>Loan commitments given</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.